



BUMP INSURANCE - TERMS OF BUSINESS

Bump Insurance,
Galway Business Park,
Dangan Galway,
t 091 421 111
e info@bump.ie
w www.bump.ie

COMPANY INFORMATION

Bump Insurance is a trading name of Patrona Underwriting Limited operating a business at Galway Business Park, Dangan, Galway and is authorised by the Central Bank of Ireland to provide insurance mediation in respect of general insurance policies under the European Communities (Insurance Mediation) Regulations, 2005. The Central Bank of Ireland's Codes of Conduct apply to Bump Insurance and can be accessed on its website at www.centralbank.ie. Bump Insurance is a trading name of Patrona Underwriting Limited which is a company registered in Ireland. Company Registered No. is 518031.

COMMUNICATION

The Company recognises and respects the relationship between yourself and your appointed Insurance Intermediary and will therefore communicate directly with your Insurance Intermediary on all matters. However, at its choosing, depending on the matter under consideration, the Company may decide to communicate directly with you for the purpose of the Company being able to provide a service e.g. claims handling. Should you need to contact the Company you can call 00 353 (91) 421111 or email info@bump.ie

DESCRIPTION OF SERVICES PROVIDED

Bump Insurance processes and administrates business on behalf of insurance undertakings (Insurers), which are authorized by the Central Bank of Ireland to transact business in the Rep. of Ireland. Processing business means acting on behalf of and in the interests of the insurance undertaking.

CONFLICT OF INTEREST

It is the Company's policy to avoid conflicts of interest when providing business services. When such conflicts arise, we shall advise you or your insurance intermediary in writing. If you have not been advised of such conflicts, you may assume that none arise. If, however, you feel that your interests have not been fairly protected then please contact us to give us the opportunity to resolve any issues you might have.

CHARGES

Bump Insurance may charge an administration fee of up to €40.00 per transaction. In some instances, involving cancellation of a policy, short-term rates may also be applied. Please note that all insurance premiums are subject to a Government Levy and an Insurance Compensation Fund Levy also applies.

Bump Insurance will not charge you for additional premiums of less than €15.00 (including the administration charge) nor will we refund you return premiums of less than €15.00 (including the administration charge).

QUOTATION PERIOD

All quotes given are valid for a period of 60 days.

COOLING-OFF PERIOD

As a consumer you have the right to withdraw from any Bump Insurance product within (14) days of the start date of the policy - without penalty and without giving any reason. The right of withdrawal may be exercised by notice in writing to your insurance intermediary or Bump Insurance. Prior to exercising your withdrawal rights, you must return the Certificate of Motor Insurance and the Insurance Disc to your Insurance Intermediary.

MAIN CHARACTERISTICS OF THE POLICY

The main characteristics of your (the Consumer's) insurance policy is, as explained to you by your Insurance Intermediary, and as set out in your Policy Terms and Conditions and also the Policy Schedule, Certificate of Motor Insurance and the Insurance Disc, which you have been given and which are available upon request from your Insurance Intermediary.

DEFAULT PROCEDURE

In the event of default by you, the Consumer, the Company may choose to cancel or alter the terms of the cover provided (including premium charged). In respect of claims, the claim may not be paid.

PERIOD OF INSURANCE

Subject to cancellation, the period of insurance in respect of any policy held with Bump Insurance will be the period specified in the Policy Schedule and/or Certificate of Motor Insurance and Insurance Disc (in the case of motor insurance).

CANCELLATION

You (the Consumer) can cancel your policy at any time by writing to your Insurance Intermediary or Bump Insurance. The policy will be cancelled on the date, we, or your Insurance Intermediary, receive your cancellation instructions and, in the case of motor insurance, the relevant Certificate of Motor Insurance and Insurance Disc. Provided that no incident, giving rise to a claim has occurred in the current period of insurance, a return of premium may be due, less a transaction charge. Please refer to your policy wording for further details regarding the cancelling of a policy.

COMPLAINTS PROCEDURE

If you are unhappy with the service that you received, please do not hesitate to let us know and we will do all that we can to help. For a complaint about your policy, please firstly contact your Insurance Intermediary. If your complaint is not resolved to your satisfaction by your Intermediary, please contact Bump Insurance directly at:

Customer Services Team
Bump Insurance
Galway Business Park
Dangan
Galway
Telephone: 00353 (91) 421111
Email: info@bump.ie

If your complaint is in relation to a claim please contact our claims team directly at:

Claims Team
Bump Insurance
Galway Business Park
Dangan
Galway
Telephone: 00353 (91) 421111
Email: claims@bump.ie

Our promise to you

- We will acknowledge your complaint within five working days of receiving it.
- We will provide you with the name of the person or people who will be your point of contact for your complaint
- We will do our best to deal with your complaint as effectively and quickly as possible
- We will provide you with updates on the progress of the investigation into your complaint at least every 20 days
- We will use feedback from your complaint to improve our service
- We will attempt to investigate and resolve your complaint within 40 days of receiving it

If you are not satisfied with our decision or if we have not provided you with our final response within 40 business days you have the right to refer your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. (For further details see: www.fspo.ie)

Please refer to your Policy Booklet for further details on our Complaints Procedure. Page 31, Section 10 – Complaints Procedure

Your right to take legal action is not affected by following any of the above procedures.

COMPENSATION SCHEME

Under Section 38(1) of the Investor Compensation Act, 1998, Bump Insurance is required to ensure we inform actual and intending clients of the following information concerning investor compensation:

- a) The Investor Compensation Act, 1998 provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investors) of authorised investment firms, as defined in that Act;
- b) Bump Insurance is a member of the Investor Compensation Company Limited (ICCL) scheme;
- c) Compensation may be payable where the Central Bank of Ireland or a Court determines that money or investment instruments owed or belonging to clients and held, or in the case of investment instruments, administered or managed by the firm, cannot be returned to those clients for the time being and there is no reasonably foreseeable opportunity of the firm being able to do so;
- d) that a right to compensation will arise only:
 - i. if the client is an eligible investor as defined in the Act;
 - ii. if it transpires that the firm is not in a position to return client money or investment instruments owed or belonging to clients of the firm; and
 - iii. to the extent that the client's loss is recognised for the purposes of the Act;
- e) that where an entitlement to compensation is established, the compensation payable will be the lesser of:

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Patrona Underwriting Limited trading as Bump Insurance is regulated by the Central Bank of Ireland. Patrona Underwriting Limited is registered in Ireland under number 518031 with registered office at The Bushels, Cornmarket, Wexford.

The Directors are Tony Wright (Managing), Breda Wright (Sec) and Joseph R Sweeney

- i. 90 per cent of the amount of the client's loss which is recognised for the purposes of the Investor Compensation Act, 1998; or
- ii. compensation of up to EUR20,000.

Bump Insurance a trading name of Patrona Underwriting Limited also avails of professional indemnity insurance cover.

REMUNERATION POLICY

BUMP Insurance receives commission from Insurers for which it acts under agreement. It only receives commission from an Insurer when it sells a policy (both New Business and Renewal) and when it services it throughout the period of insurance. It may also receive a commission where the business, in general, transmitted to the Insurer is profitable. No other commissions are payable and Bump Insurance is not obliged, either contractually or otherwise, to introduce a minimum level of business to any Insurer. Details of our remuneration arrangements are available upon request.

MONEY LAUNDERING

Bump Insurance is committed in its efforts to combat criminal activity and in particular money laundering. On occasions, we may require you to provide evidence of identity in order to satisfy identity check requirements.

GOVERNING LAW & LANGUAGE

The laws of Ireland form the basis for establishing relations between you and Bump Insurance. All contracts, terms, conditions and communications relating to any policies you may enter into with this Company shall be in English.

DATA PROTECTION

- Patrona Underwriting Limited and the Insurers for whom we act will hold personal data you provide in accordance with all current and applicable data protection laws and principles.
- Personal Data means data relating to a living individual who is or can be identified either from the data or from the data in conjunction with other information.
- In order to provide insurance quotes, administer insurance policies and deal with any claims, Patrona Underwriting Limited and Insurers for whom we act need to collect and process personal data about you. If you do not provide the information we need, we may not be able to offer you a quote or provide services to you.
- The types of personal data that are processed may include: -

Category	Types of Data Collected
Individual details	Name, Address, Date of Birth, Marital Status, driving licence particulars, vehicle details, occupation, relevant criminal convictions and penalty points.
Identification details	Identification numbers issued by government bodies or agencies including your Driving Licence Number.
Anti-fraud data	Anti-fraud data such as sanctions and criminal offences and information from various anti-fraud and claims databases related to you or any other person to be covered by this policy.
Special categories of personal data	Certain categories of personal data which have additional protection under EU data protection law.
Claims information	Information about previous and current claims (including other unrelated insurances), which may include data relating to your health (e.g., injuries and pre-existing conditions), relevant criminal convictions, or other special categories or personal data mentioned above.
Risk details	Information about you which we need to collect in order to assess the risk to be insured and provide a quote. This may include data relating to your health, relevant criminal convictions, or other special categories or personal data.

- By providing us with your information and proceeding with this contract, you consent to all of the information you have provided being used, processed, disclosed, transferred and retained for the purposes of underwriting, processing, claims handling and fraud prevention. If other people are to be covered by this policy, you have their consent to provide their information, and their information may be used for the purposes stated above as if their information was yours.
- We may hold and share information about you and any other person's/driver's personal data that you have provided with our agents and service providers, other insurers and their agents, any intermediary who acts or acted for you, recognised trade, governing bodies (of which we are a member or by whom we are governed), and An Garda Síochána or other appropriate law enforcement bodies in other jurisdictions. This includes the Insurance-Link database and Insurance Ireland's anti-fraud claims matching database. We may also use private investigators to investigate a claim.
- Information you supply may be used by us and our partners (both inside and outside the European Economic Area) for the purposes of administering your policy (including underwriting, processing, claims handling and fraud prevention).

- Patrona Underwriting Limited and the Insurers reserve the right to confirm driving licence details with the appropriate licence authority.
- A copy of the Patrona Underwriting Limited Data Protection and Privacy Policy can be viewed on our website www.patrona.ie or requested in writing to the Data Protection Officer at Patrona Underwriting Limited, The Bushels, Cornmarket, Wexford.
- You have a right of access to and a right to rectify data concerning you under the current Data Protection legislation. Should you wish to exercise this right, please write to the Data Protection Officer, Patrona Underwriting Limited, The Bushels, Cornmarket, Wexford.

MARKETING

Patrona Underwriting Limited may share information that you provide to companies that we establish commercial links with so we and they may contact you (by e-mail, SMS, telephone or other appropriate means) in order to tell you about carefully selected products, services or offers we believe will be of interest to you including customer service surveys. If you wish to be contacted about these products or services please write to us at Patrona Underwriting Limited, the Bushels, Cornmarket, Wexford quoting your policy number, name and address. You can also opt-out at any time by emailing optout@patrona.ie.

INSURANCE LINK DATABASE

Information about claims (whether by our customers or third-parties) made under policies that we provide is collected by us when a claim is made and is placed on an insurance industry database of claims known as Insurance Link. This information may be shared with other insurance companies, self-insurers or statutory authorities.

Insurance companies share claims data:

- to ensure that more than one claim cannot be made for the same personal injury or property damage;
- to check that claims information matches what was provided when insurance cover was taken out and, when required, to act as a basis for investigating claims when our recorded information is incorrect or when we suspect that insurance fraud is being attempted. The purpose of Insurance Link is to help us identify incorrect information and fraudulent claims and, therefore, to protect customers. Guidelines for sharing your information with other insurance companies, self-insuring organisations or statutory authorities are contained in the Data Protection Commissioner's Code of Practice on Data Protection for the Insurance Sector which is available at www.dataprotection.ie

Under the Data Protection Acts 1988 and 2003 you have a right to know what information about you and your previous claims is held on Insurance Link. If you wish to exercise this right, then please contact us at the address below:

Bump Insurance
Galway Business Park,
Dangan,
Galway.

YOUR ACCESS TO INFORMATION HELD

As of 25th May 2018, no fees will be charged for a standard data request or the rectification of the personal data on file. However, in the event of non-standard data requests, where multiple requests are made within a shorter period of time and the scope of these requests are substantial, Bump may be entitled to charge an appropriate fee to reflect the scale of the request(s) to cover administrative costs. Where Bump requests to charge this fee, it will do so as early as possible in the data request process and will provide the customer with reasonable justification for doing so.

By providing us with your information you consent to all of your information being used, processed, disclosed and retained as set out above.



Tony Wright

Patrona Underwriting Limited trading as Bump Insurance